



### Short Studies in the Money Problem

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III.

IF it is conceded, as we think it ought to be that the Christian is called to be rich, i.e., to produce more than he consumes, the question arises, should he accumulate his surplus earnings, and so to what extent? No fast rule can be laid down in answer to this question. Some persons may be called to keep themselves free from all entanglements of money that they may devote their lives to holy ministries in some other way. Yet it would seem to be the duty of those who have no children to care for them, to at least make such provision for a possible decrepit old age that they would not then be dependent upon charity. But the Christian, generally speaking ought to go much further than this. Our obligations to our Saviour and God involve a larger responsibility to the future as well as to the present. Our Lord's teaching points us to a coming world conquest on the part of this religion. As the demands for Christianized money will increase with the expansion of our Saviour's Kingdom, it would seem to be the duty of the Christian to prepare to serve future responsibilities as well as to serve present ones. So without anticipating the question of our spendings, we may admit the seeming necessity for most Christians to accumulate money. This then brings us to

#### THE PROBLEM OF INVESTMENTS.

Money is the product of labor. A person's money is simply an extension of himself, for it is only his labor in reserve. Hence it is the duty of the Christian to see that his money earns money. When a Christian invests money he wants to be sure it will earn money legitimately. At this point clear and earnest thinking is demanded. To-day we find capital and labor organized into two companies, and their antagonism breeds bitterness and strife. How can we bring peace into this warring world? How may we lead these two great sources of wealth to a Christian marriage altar and say "Whom God hath joined together let no man put asunder?"

A little reflection will show that the crux of the whole is between capital and labor lies in this question—By what right does capital claim the larger share of the joint earnings of capital and labor? It has been urged in answer to this question that capital has to take greater risks than labor. This answer will not bear examination, for it is continually taking risks in all departments of life. Wherever there are large industries that are being run at a loss, either the business is mismanaged, or the man who planned the enterprise made a mistake in undertaking an unnecessary line of production. In doing so he not only risked his own capital, but he induced labor to enter into channels where the laborer must ultimately suffer loss, and the laborer's risk in entering that business was probably proportionately as great as that of the capitalist. Such an answer does not suffice. It has also been urged that capital has superior claims because it is often directed by the superior genius of the capitalist. In any instance where this is true the capitalist is entitled to his

reward for work and that in the ranks of skilled workmen; but it does not justify him in claiming for his capital the major portion of the earnings of the combination of labor and capital. No! We will need to ask ourselves the question again, and yet again, why does capital appropriate the greater portion of the earnings of capital and labor? When we ponder this question we will be forced to lay down for the guidance of Christians some such principle as this—Money is entitled to what it can legitimately earn as accumulated labor. Money of itself can produce nothing. Money of itself

### THE "OTHER MAN"

If every man would do the things the "other man" should do,  
Attack the robber, catch the thief, and watch the nasal crew,  
We'd have a perfect city, and a perfect country, too,  
A sober land, an honest land, where men are good and true;  
There'd be no more misgovernment, nor graft, nor mobs to rue,  
If every man would do the things the "other man" should do.

If we forgot the talents by the "other man" possessed,  
And never thought to envy him the feathers of his nest,  
And only thought to grasp from him this chance to do the best,  
To dare the deed, and meet the need, and stand the fiercer test,We'd have a model country, north, south, and east and west,If we forgot the talents by the "other man" possessed.

If every man would think himself to be the "other man,"  
Become his own reformer on a self-respecting plan,  
And calmly, boldly, set himself to do the thing he can,  
Nor wait to find some other man to push into the van,  
The world's entire iniquity would be put beneath the ban,  
If every man would think himself to be the "other man."  
—anon.

no genius, and so cannot claim the rewards of genius. It is simply dead labor that is only capable of production when combined with living labor.

Happily many capitalists throughout the Christian world see the illegitimacy of the superior appropriations of capital and are endeavoring to Christianize their wealth by

#### SYSTEMS OF PROFIT-SHARING.

These systems vary according to the ideas of the promoters, and we may say an ideal system has not yet been developed. I know one large manufacturer in Ontario who takes the entire wage-roll of his employees as their investment in the business and gives it an equal claim with his capital upon the profits of the business, then the dividend is yearly apportioned to the men according to their wages. Whilst the method is not ideal, the effort to be commended as a fair attempt on the part of this manufacturer to Christianize his business. The many employers of labor who are now organizing their business on some such basis

give splendid augury of the triumph of Christian principles.

There is another way in which we must make discrimination in the matter of investments. The vast majority of Christians can be investors only in a small way and their capital must necessarily go into enterprises that lie beyond their control. In the ramifications of modern business life it is difficult for one to be sure that his capital, when invested, is earning money in ways that are consistent with his character and convictions. For instance, some railway companies own and operate hotels where liquor is sold. It is confessedly small business for such great corporations, but the profits of their liquor selling go into the dividends. Can a person who looks upon the earnings of the liquor traffic as "blood money" take such dividends and keep his conscience sensitive? A certain Christian gentleman told me he had refused to invest his money in the stock of a certain street railway company because he could not reconcile his conscience to taking profits from a business which earned money by Sunday labor. A young friend, heir and executor of his father's estate, pointed out to me a city building belonging to the estate for which they had been offered a rental of four thousand dollars a year by a vaudeville theatre company, but they refused the offer because they would look upon such revenues as

#### TAINTED MONEY.

They were renting the property for two thousand dollars a year and thus were sacrificing two thousand dollars a year for their Christian convictions. Such instances as these show us that rich men deserve our sympathy. But these facts are also very encouraging as indicating how the sense of righteousness is permeating all ranks of society, and that men are coming to feel that before God they are responsible for their dollars as well as their deeds.

### How Parliament Does Business

Topic of week beginning March 26.

REV. F. L. FARWELL, B.A.

SUGGESTED SCRIPTURE LESSON FOR MEETING.  
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Information respecting this topic can be obtained from our Text-book "Canadian Civics," pages 28-46, inclusive. If one wants further sidelights he has but to look up the reports from Ottawa as contained in the daily papers to confirm and illustrate what the author has set forth. These will be especially interesting and illuminative at this time, as Parliament takes up and discusses during February and March the reciprocity negotiations.

The chapter is divided into fourteen sub-heads, viz.:—The Speaker, other officers of the House, The Speech from the

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